

ZugerKB savings account plus

For long-term wealth formation by private clients

- Ideal supplement to account set
- Preferential interest rate
- Free account administration

Account

Suitability	The savings account plus is suited to long-term wealth formation by private clients.
Currency	Swiss francs
Account statement	Annually, always on 31 December
Notices	Annual account statement, always as of 31 December
Withdrawal terms	■ CHF 20,000 per calendar month is free of charge; three months' notice period applies for higher amounts. ■ If the free withdrawal limit is exceeded without giving the required notice, an early withdrawal commission of 2% of the amount exceeding the withdrawal limit is charged. ■ Withdrawals exceeding the free withdrawal limit must be reported to the bank in accordance with the three-month notice period so that no commission is charged for non-compliance with the notice period. The reported amount can be withdrawn during a 20-day period upon expiry of the notice period. Please note that fixed withdrawals agreed in advance also have to be notified if they exceed the withdrawal limit.

Services

ZugerKB account card	With the account card, payments and withdrawals can be made from any ZugerKB ATM.
Payment transactions through the bank	■ The savings account plus is not suitable for payment transactions. ■ Account transfers can be made at any time within the scope of the withdrawal limit.
E-banking	■ With an e-banking agreement you have an overview of your finances at all times. ■ Account transfers can be made at any time within the scope of the withdrawal limit. ■ With electronic delivery of bank documents you gain time, save on mailing fees and make an active contribution to protecting the environment.

Please note:

- The savings account plus is managed with strict withdrawal limits in line with the applicable liquidity provisions of the Swiss Financial Market Supervisory Authority FINMA (see "Withdrawal terms"). Observance of these provisions is mandatory.
- The savings account plus may not be used as an associated account (e.g. for securities transactions, financing, etc.).
- The savings account plus cannot be debited for the purpose of executing foreign exchange transactions, call deposits, fix term deposits, fiduciary investments and time deposits. A private account, for example, is needed for performing these transactions.
- One savings account plus may be opened per private client.

Information on the currently valid interest rates can be found in the overview "Summary of interest rates" and the prices for accounts and services are provided in the brochure "Terms and conditions in basic business for private clients".